

# AN IPOS TRANSACTION SYSTEM

## ABSTRACT OF THE DISCLOSURE

Apparatus and methods for transaction processing. The apparatus may be a transaction terminal including a keypad, a circuit for interacting with the transaction customer and a link communicatively connecting the keypad and the customer-interaction circuit. The cashier  
5 may interact with the keypad, while the customer (and not the cashier) may interact with the customer-interaction circuit. The link may communicate a dollar amount for the transaction between the keypad and the customer-interaction circuit. Accessories for the keypad may include a check reader, a display or a receipt printer. Accessories for the  
10 customer-interaction circuit may include a smart-card reader, a magnetic-strip reader and biometric readers. The customer-interaction circuit may include a port for connection to a remote service provider. That port may be the only remote-access port in the transaction terminal. The customer-interaction circuit may include a virtual keypad, and the circuit itself may be  
15 programmed to capture a personal identifier number by means of that virtual keypad. The customer-interaction circuit may include virtual paper, and the circuit itself may be programmed to capture a signature by means of the virtual paper. A cash register at the POS location with the transaction terminal may not be communicatively coupled to the transaction terminal.

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